

## SEB Life International Dealing Guidelines – Please read carefully

1. Please submit the dealing instruction to [dealing@seb.ie](mailto:dealing@seb.ie) or by fax: +353 1 487 07 03.

2. The dealing cut-off time is 12.00pm (Irish Time). Dealing instructions are accepted by email and fax, where a signed and scanned copy of this form is received. The form must be signed by the Policyholder or their appointed Investment Adviser.

All deals are placed on a 'reasonable endeavour' basis. Only complete deal instructions will be accepted where there is available cash in the policy. Incomplete instructions may be rejected or delays may occur.

Instructions to buy assets with a strike date (e.g. structured notes) are recommended to be submitted at least 5 working days in advance of the strike date.

Details of deals are available on the SEB Life International website when the deal has been placed. Contract notes are available on the website following settlement of the deal.

3. Please note the following information for equity deals:

- Buy and Sell orders are placed in units only
- Price limit orders will remain as valid deals unless a cancellation notice is received from the Policyholder
- Unless specified on the instruction, SEB Life International will select the Stock Exchange to trade on.

4. Please ensure that a positive cash balance is maintained in the policy currency Cash Account to meet on-going charges and to avoid negative cash balances arising.

5. SEB Life International is entitled to act on any signed and scanned dealing instruction sent by email or fax. The Policyholder assumes all risks in connection with emailed scanned and faxed instructions including the risk of transmission errors and the authority of the sender.

6. Complex assets are those considered by SEB Life International to have structures, features, risks and costs that are difficult to understand and assess. Liquidity may often be an issue with these types of assets and any early redemption is likely to be at a significant discount. Assets of this nature should only be used as part of a diversified investment portfolio and Policyholders should take the time to ensure that they understand them completely.

If the Policyholder wishes to invest in non-retail assets such as structured products, experienced investor funds and non-investment grade bonds, full details of the asset including fund fact sheets and contact details must be provided to SEB Life International prior to any deal instruction being accepted. If these details are not provided, the instruction may be rejected or delays may occur.

7. SEB Life International reserves the right to refuse to invest in any particular asset.

8. Please refer to the "Permitted Assets and Exchanges" documentation for full details of permitted assets.

Email: [dealing@seb.ie](mailto:dealing@seb.ie) or Fax: +353 1 487 07 03

**Please note that all applicable details need to be filled out for SEB Life International to accept the instruction. Incomplete instructions may be rejected or delays may occur.**

Policy Number	Policyholder Name	Instruction submitted by <i>(if other than the Policyholder)</i>
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Contact details for queries in relation to this instruction:

Email	Phone	Fax
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Deal no.	Tick ONE for each		Full Name of Asset <i>(where appropriate include share class)</i>	ISIN Code	Risk Rating* <i>(1 Low – 7 High)</i>	Currency of Asset	Deal amount – please complete ONE only <i>(for equities, use unit amount only)</i>		
	Buy	Sell					Either Cash Value <i>(defaults to asset currency unless otherwise stated)</i>	Or Unit Amount	Or Unit %
1	<input type="checkbox"/>	<input type="checkbox"/>							
2	<input type="checkbox"/>	<input type="checkbox"/>							
3	<input type="checkbox"/>	<input type="checkbox"/>							
4	<input type="checkbox"/>	<input type="checkbox"/>							
5	<input type="checkbox"/>	<input type="checkbox"/>							
6	<input type="checkbox"/>	<input type="checkbox"/>							
7	<input type="checkbox"/>	<input type="checkbox"/>							
8	<input type="checkbox"/>	<input type="checkbox"/>							
9	<input type="checkbox"/>	<input type="checkbox"/>							

Please select one asset from which units will be sold to cover any future negative cash balances: \_\_\_\_\_

\*As per PRIIPs KID or UCITS rating. Not applicable to equities, where the risk rating is automatically assigned as 'high'.

**Special Dealing Instructions:**

- Notes:**
1. SEB Life International will trade in asset currency and select the cash dividend option where applicable.
  2. SEB Life International deal at best terms available/no commission basis, however, some assets may still incur an initial charge or redemption penalty.

Policyholder 1 Signature/Authorised Signatory		Policyholder 2 Signature/Authorised Signatory	
Print name (1)	Date dd/mm/yy	Print name (2)	Date dd/mm/yy

Policyholder       Asset Manager/Regulated Investment Adviser

## SEB Life International Dealing Form & Statement Of Understanding (cont'd)

### Acceptance

This document is an important legal document and you may wish to seek professional advice before you sign it.

#### By signing this form, I confirm that:

In relation to information about the selected assets and the risk of investment:

- I understand and meet the criteria necessary for investment in the assets, including the minimum holding and minimum investment level
- I understand the investment risk attached to the assets selected and that I may lose some or all of my capital invested
- I have read and understood the Guidelines detailed in this form.

In relation to responsibilities I accept that SEB Life International:

- is not responsible for the returns, liquidity or performance of these assets
- has not made any assessment of the suitability of the assets selected
- has not provided investment advice to me, and has not provided any advice as to the tax consequences of holding the assets selected.

In relation to suitability:

- a suitability assessment based on an analysis of my knowledge, experience and financial situation has been performed by my Intermediary, and the assets or strategy selected are suited to my investment objectives, investment risk profile and risk tolerance levels
- based on the information provided and analysed, it has been reasonably demonstrated to me that the benefits of the switch(es) are greater than the costs.

I have received advice in relation to these assets from my Insurance Intermediary (*Name of Intermediary / Company name*) \_\_\_\_\_

I have received and read all relevant material (e.g. fund factsheet etc.) relating to the assets selected in this form; the material was adequate to assess asset suitability, including details of the risks and costs associated with the assets, and I fully understand these materials and accept these risks.  Yes  No

I confirm that the revised asset selection remains in line with my investment objectives and risk tolerance (including time horizon, risk preference, investment profile and purpose).  Yes  No

#### PRIIPs KID Declaration for Structured Notes:

In respect of any Structured Notes selected above, I confirm that I have received a copy of the PRIIPs KID document for this asset(s) from my adviser. I understand that this document provides information required by law to help an investor understand the nature, risks, costs, and potential gains and losses of the asset.

Policy Number		Contact details for queries in relation to this form ( <i>email/phone</i> )	
Policyholder 1 Signature		Policyholder 2 Signature	
Policyholder 1 Print name	Date dd/mm/yy	Policyholder 2 Print name	Date dd/mm/yy

Postal address: SEB Life International, Bloodstone Building, Riverside IV, Sir John Rogerson's Quay, Dublin 2, Ireland  
Switchboard: +353 1 487 07 00, Fax: +353 1 487 07 04, E-mail us at: sales@seb.ie

SEB Life International Assurance Company Designated Activity Company trading as SEB Life International is regulated by the Central Bank of Ireland. Registered in the Republic of Ireland. Registered office: SEB Life International, Bloodstone Building, Riverside IV, Sir John Rogerson's Quay, Dublin 2, Ireland. Registration number 218391. Past performance is not a reliable guide to future performance. The value of investments may go down as well as up. All information is correct as at September 2018 but is subject to change. **seb.ie**